Satisfactory Academic Progress (SAP) Policy
Graduate Students
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Introduction to Satisfactory Academic Progress

To be eligible for federal financial aid, graduate and professional students are required by the U.S. Department of Education to maintain satisfactory academic progress (SAP) toward their degree objectives. USC has established this SAP policy to ensure student success and accountability and to promote timely advancement toward degree objectives. SAP guidelines are based on reasonable expectations of academic progress toward a degree.

Accordingly, these guidelines should not be a hindrance to any student in good academic standing.

Federal and State Programs Subject to Financial Aid SAP Policy

- Federal Work-Study
- Direct Unsubsidized and Graduate PLUS Loans
- Scholarships for Disadvantaged Students
- Health Professions Student Loans
- Primary Care Loans

Programs Not Subject to Financial Aid SAP Policy

Students should check with the awarding agencies or departments for rules governing retention of the following awards: USC Merit Scholarships, USC Topping Scholarships, USC assistantships, USC Alumni Scholarships, USC departmental awards, USC Employee Tuition Assistance Benefits, outside agency scholarships or sponsored agency awards (including Department of Defense and veterans’ awards).

Note: The Financial Aid Office may change these policies at any time to ensure continued compliance with changes in federal and state regulations regarding student financial aid. As a result, students must refer to the current catalogue regulations. Unlike degree requirements, changes in regulations, policies and procedures are immediate and supersede those in any prior catalogue.
SAP Requirements

Definition of Satisfactory Academic Progress (SAP)

At USC, satisfactory academic progress is defined by the following three criteria:

1. Grade Point Average Requirement

As a graduate or professional student at USC, you must maintain a minimum cumulative grade point average of 3.0.

In some cases, the University Committee on Curriculum has approved different GPA requirements for professional schools. To confirm your own program’s specific GPA requirements, please inquire with your academic department or visit the USC Catalogue at catalogue.usc.edu.

The following grades are counted in your cumulative grade point average:

- A, B, C, D, F (+/-)
- IX: Expired Incomplete
- UW: Unofficial Withdrawal

Students who fail to meet one or more of the above criteria will be considered SAP ineligible for financial aid without an approved, written SAP Appeal.
The following grades are not counted in the grade point average:
- P/NP: Pass/No Pass
- CR/NC: Credit/No Credit
- IN: Incomplete
- W: Withdrawal (official)
- V: Audit

The following course types will be counted in the calculation of your grade point average:
- All undergraduate and graduate coursework taken for a letter grade
- Repeated coursework (to improve a previous failing grade). Both grades are counted.

The following course types are not counted in the calculation of your grade point average:
- Repeated coursework (previous passing grade).
- Transfer coursework (pre- and post-matriculation).

Please visit the USC Department of Grades on the Registrar’s website at usc.edu/grades for more information about our grading policy.

2. Pace of Progression Requirement

You must complete a minimum number of units each semester to ensure completion of the degree within the Maximum Time Frame.

To calculate the Pace of Progression, divide the cumulative number of units you have successfully completed by the cumulative number of units you have attempted.

\[
\text{Pace of Progression} = \frac{\text{Cumulative Units Completed}}{\text{Cumulative Units Attempted}}
\]

You are required to successfully complete a minimum of 67 percent of all attempted units to remain eligible for federal, state and university financial aid.

The following tables illustrate how grades and course types will affect your Pace of Progression calculation:

### SAP-eligible Pace of Progression ≥ 67%

<table>
<thead>
<tr>
<th>Grade Earned</th>
<th>Counted Toward Pace of Progression</th>
<th>Counted Toward Maximum Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>A, B, C, D (+/-)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>CR, P, IP</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>F, UW, IX, NC, NP, W, MG, IN</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>V</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>

### Impact of Course Type on Pace of Progression and Maximum Time Frame Allowance

<table>
<thead>
<tr>
<th>Course Type</th>
<th>Counted Toward Pace of Progression</th>
<th>Counted Toward Maximum Time Frame</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate-level coursework</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Preparatory coursework (including all undergraduate coursework, regardless of course level, taken for credit or no credit)</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Repeated coursework (previous passing grade)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Repeated coursework (previous failing grade)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Transfer coursework (pre- and post-matriculation)</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Coursework dropped after last day to drop and receive a refund, but before last day to withdraw without a “W” on transcript</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td>Coursework successfully petitioned for deletion from the transcript by the Registrar</td>
<td>No</td>
<td>No</td>
</tr>
</tbody>
</table>
3. Maximum Time Frame Allowance

Lastly, you must complete your degree objective within a specified amount of time. The time frame will depend on your enrollment status and educational objective.

**Maximum Units and Semesters:** Each program of study has a Maximum Time Frame established in both units and semesters attempted, based on the requirements of the program. You will be eligible to receive financial aid until you have reached the maximum units or maximum full-time semesters, whichever comes first. All periods for which you are enrolled are considered, regardless of whether or not you have received financial aid. Please refer to the preceding tables to understand how different grades and course types will be counted against your Maximum Time Frame Allowance.

**Transfer Coursework:** Coursework transferred to the university in partial fulfillment of the degree requirements will be subtracted from the maximum unit and semester allowance.

Students admitted to a graduate program of study with advanced standing (having successfully completed undergraduate or graduate coursework at USC or another university) will be eligible for fewer semesters of financial aid, based on the reduced number of units required for graduation under advanced-standing admission.

**Changing a Graduate Program of Study at USC**
If you successfully finished a previous program of study, that coursework will not affect the maximum unit and semester allowances for your new program of study.

However, if your coursework can also be applied to the new program of study, it will be counted as pre-matriculation units and will reduce your maximum unit and semester allowances for the new program of study.

Any previous coursework you completed at USC as part of an unfinished program of study will reduce your maximum unit and semester allowances for the new program of study.

**Dual-Degree Programs:** Students in authorized dual-degree programs of generally longer duration than single-degree programs will be granted an increase in the unit and semester allowances commensurate with the additional program requirements.

Solely for the purpose of evaluating the SAP Maximum Time Frame Allowance, the Financial Aid Office has established the following guidelines regarding SAP semesters.

### SAP Semesters for Doctoral Students
- Each semester in which you attempt 3 to 5 units = 0.5 SAP semester
- Each semester in which you attempt 6 or more units = 1.0 SAP semester
- Semesters in which you attempt fewer than 3 units (that are not full-time exception courses) are not counted as SAP semesters (see table on page 7).

### SAP Semesters for Master’s Degree and Graduate Certificate Students
- Each semester in which you attempt 4 to 7.5 units = 0.5 SAP semester
- Each semester in which you attempt 8 or more units = 1.0 SAP semester
- Semesters in which you attempt fewer than 4 units (that are not full-time exception courses) are not counted as SAP semesters (see table on page 7).
Any semester in which you attempt a full-time exception course will be counted as 1.0 SAP semester, regardless of the number of units enrolled in or concurrent coursework.

**Maximum Unit Allowance:** Graduate and professional students can apply for financial aid for up to the maximum number of units of coursework required for the particular program of study, plus the equivalent units for one full-time semester course load (see table below). After rounding up to the nearest whole number, add one additional full-time semester to determine the maximum allowed for the program.

**Full-Time Exception Courses:** Other than the number of units attempted, some courses confer full-time enrollment status. These include:
- 594 Master’s Thesis;
- 794 Doctoral Dissertation;
- GRSC 800 Studies for the Qualifying Examination;
- GRSC 810 Studies for the Master’s Examination; and
- Other courses and programs as determined by the Dean of Academic Records and Registrar.

**Maximum Semester Allowance:** To determine the maximum number of full-time semesters of aid available for a graduate or professional program of study, divide the number of units required for the particular program by the full-time semester course load for that program, according to the table below. After rounding up to the nearest whole number, add one additional full-time semester to determine the maximum allowed for the program.

The USC Catalogue specifies a Maximum Time Frame for some doctoral programs. In such cases, maximum SAP semesters will be based on the catalogue rather than the calculation above.

Please review the examples below to understand how the maximum SAP units and semesters are calculated.

### Example 1: Maximum SAP Semester and Unit Calculation for a Doctoral Degree

A doctoral program that requires 60 units for graduation:

\[
\text{Maximum SAP Semesters} = \frac{60 \text{ units}}{6 \text{ units}} + 1 \text{ full-time semester}
\]

\[
\text{Maximum SAP Semesters} = 10 + 1 \text{ full-time semester}
\]

\[
\text{Maximum SAP Semesters} = 11 \text{ full-time semesters}
\]

### Example 2: Maximum SAP Semester and Unit Calculation for a Master’s Degree or Graduate Certificate

A master’s degree or graduate certificate program that requires 28 units for graduation:

\[
\text{Maximum SAP Semesters} = \frac{28 \text{ units}}{8 \text{ units}} + 1 \text{ full-time semester}
\]

\[
\text{Maximum SAP Semesters} = 3 + 1 \text{ full-time semester}
\]

\[
\text{Maximum SAP Semesters} = 4 \text{ full-time semesters}
\]
The Financial Aid Office annually monitors grade point average, Pace of Progression and the Maximum Time Frame Allowance for all graduate financial aid applicants. This evaluation generally occurs after each academic year. If your summer semester financial aid was packaged with the prior academic year, your SAP evaluation will occur after that summer semester. For students who do not enroll in summer courses, or whose summer term is considered part of the upcoming academic year, the SAP evaluation occurs at the end of the spring semester.

When a full-time graduate student can be expected to complete a program of study within one academic year (two semesters or fewer), the Financial Aid Office will evaluate SAP at the end of each enrolled semester. These programs generally include, but are not limited to, graduate certificate programs that can be completed in 16 units, and certain master’s degree programs that require more than 16 units but are designed to be completed within one academic year (two semesters).

Any student who does not meet satisfactory academic progress requirements will be notified by the Financial Aid Office via USC email. If you have been notified that you are SAP ineligible for financial aid, please consult your academic advisor for assistance.

Failure to Maintain Satisfactory Academic Progress
There is no Financial Aid SAP Warning Period for graduate or professional students who are evaluated annually. If you do not meet GPA or Pace of Progression standards, or if you exceed the maximum unit or semester allowance, you will be ineligible for financial aid without an approved, written SAP Appeal.

If you are academically disqualified from the university, you will be ineligible for further financial aid without re-admission to the university and an approved, written SAP Appeal.

If you are on a financial aid SAP Contract as the result of an approved SAP Appeal and do not meet the terms of the contract (see page 11), you will be ineligible for financial aid without a subsequent written and approved SAP Appeal.

Please note: Financial aid may not be disbursed to your student account until SAP has been evaluated. The Financial Aid Office will complete the SAP evaluation after the prior semester grades have been officially posted by the Office of Academic Records and Registrar. If grades are not made official before the beginning of the subsequent semester, an otherwise eligible student may have their financial aid disbursement delayed. No exceptions can be made to this process.
Regaining Financial Aid Eligibility

**Grade Change**
If you have lost financial aid eligibility due to an insufficient GPA or Pace of Progression, your eligibility can be reinstated with a grade change if the grade change allows you to complete sufficient units and/or improve your GPA to meet the requirements. Notify the Financial Aid Office in writing once the grade has been changed and requirements have been met.

Financial aid cannot be reinstated retroactively. If the grade change will take more than one semester to complete, it may be faster to reinstate eligibility with an approved, written SAP Appeal.

**SAP Appeal for GPA or Pace of Progression**
If you are not meeting satisfactory academic progress GPA or Pace of Progression requirements, you may appeal to have your financial aid eligibility reinstated on a probationary basis. The following conditions can be considered in your appeal: extended illness, one-time extenuating circumstances that have since been resolved, and enrollment limitations due to academic advisement.

**SAP Appeal for Maximum Time Frame**
If you need additional time to complete your degree, plan to meet with your academic advisor to complete an SAP Appeal Form. You must also update your expected graduation date with the Office of Degree Progress. The Financial Aid Office may increase the Maximum Time Frame for students who have changed programs, are adding a program, or have experienced a one-time, extenuating circumstance such as illness or injury that has since been resolved.
Satisfactory Academic Progress (SAP) Appeals

SAP Appeals
Meet with your advisor to complete a Graduate and Professional Satisfactory Academic Progress Appeal form. Submit it with complete supporting documentation to the Financial Aid Office. The SAP Appeal form must contain the specific academic plan your advisor has approved for you. For the appeal to be approved, the academic plan must lead to graduation within 150 percent of the published degree time.

You must also provide a written appeal letter that includes the following information: (a) What caused your work at USC to fall below acceptable standards? Provide a specific explanation. (b) How have those conflicts been resolved? (c) How will you maintain good academic standards and progress toward the degree if the appeal is granted?

When to Submit an SAP Appeal
You may wait until you have been notified by the Financial Aid Office that you are ineligible for financial aid due to an SAP deficiency. SAP Appeals for Maximum Time Frame Allowance may be submitted at any time, but you should first ensure that Degree Progress has updated your expected graduation term.

Limitations on Approvals for SAP Appeals
The Financial Aid Office will never increase the Maximum Time Frame Allowance past 150 percent of the published degree requirements for one graduate/professional degree. As soon as a student is mathematically incapable of completing a degree program within 150 percent of the published requirements, the student will be ineligible for financial aid from that point forward.

Academic Disqualification and Activity Restrictions That Prevent Registration
If you are academically disqualified or otherwise prevented from registering for future semesters, you may submit an SAP Appeal. However, it will not be evaluated until the activity restrictions have been cleared.

Notification of SAP Appeal Decisions
Your SAP Appeal will be evaluated and the Financial Aid Office will notify you of the decision via your USC email address.
The Financial Aid SAP Contract
If your appeal regarding insufficient Pace of Progression and/or GPA is approved, you will be placed on a semester-by-semester SAP Contract.

The contract is a written agreement between you, your academic advisor and the Financial Aid Office in which you commit to following a specific academic plan that leads to graduation. The SAP Contract will detail the specific units that must be successfully completed and the grades that must be earned. Reinstated eligibility through a contract may alter the type and amount of financial aid for which you may be eligible. Terms of the SAP Contract may be stricter than the standard SAP regulations cited in this section.

You must adhere to the academic plan, terms and conditions of your SAP Contract to maintain future financial aid eligibility. The Financial Aid Office will review your academic progress each semester to ensure you have met the specific terms of your contract.

Acceptance of the approved SAP Contract supersedes all other SAP regulations. Any deviation by the student from the terms of the contract will result in the forfeiture of future financial aid eligibility.

Submitting SAP Appeals After Failing SAP Contract
If you are on an SAP Contract as a result of an approved appeal and fail to meet the terms of your accepted contract, you will be ineligible for future financial aid. You may submit a subsequent SAP Appeal. However, these appeals are granted on an exception basis. You will be required to document specifically the exceptional circumstances that caused you to fail your SAP Contract and how those problems have been resolved.

Financial Aid Application and SAP Appeal Deadlines
If you are appealing your satisfactory academic progress status, you must meet all financial aid application deadlines and other eligibility requirements. An SAP Appeal must be submitted before the end of the semester for which the aid is sought. Financial aid cannot be reinstated retroactively for a past semester.

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